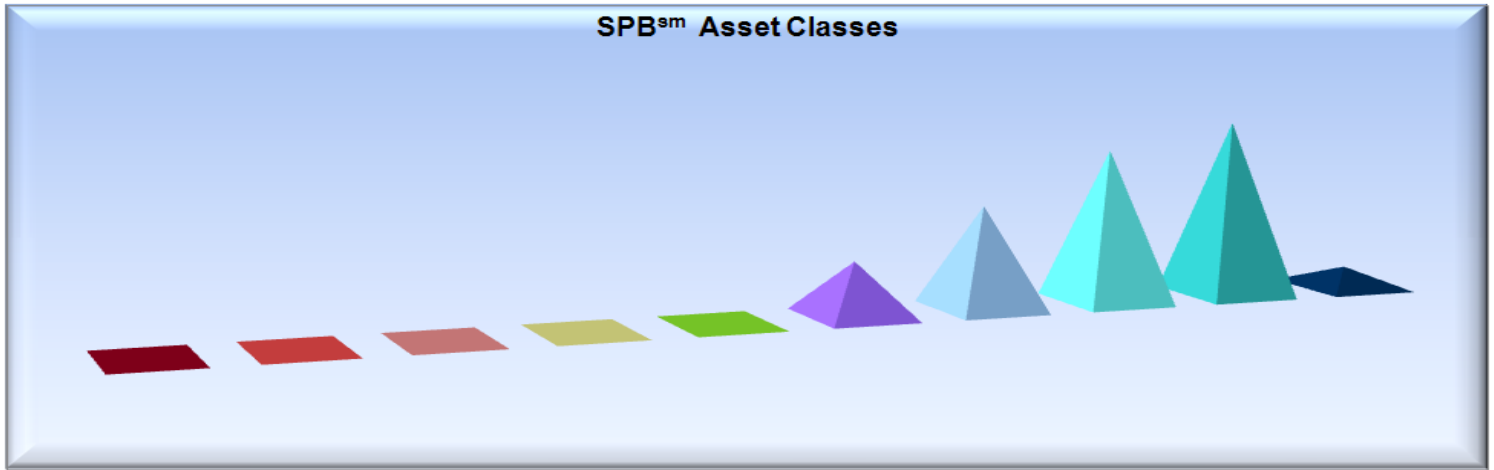


Strategic Portfolio Balancesm Investment Discipline

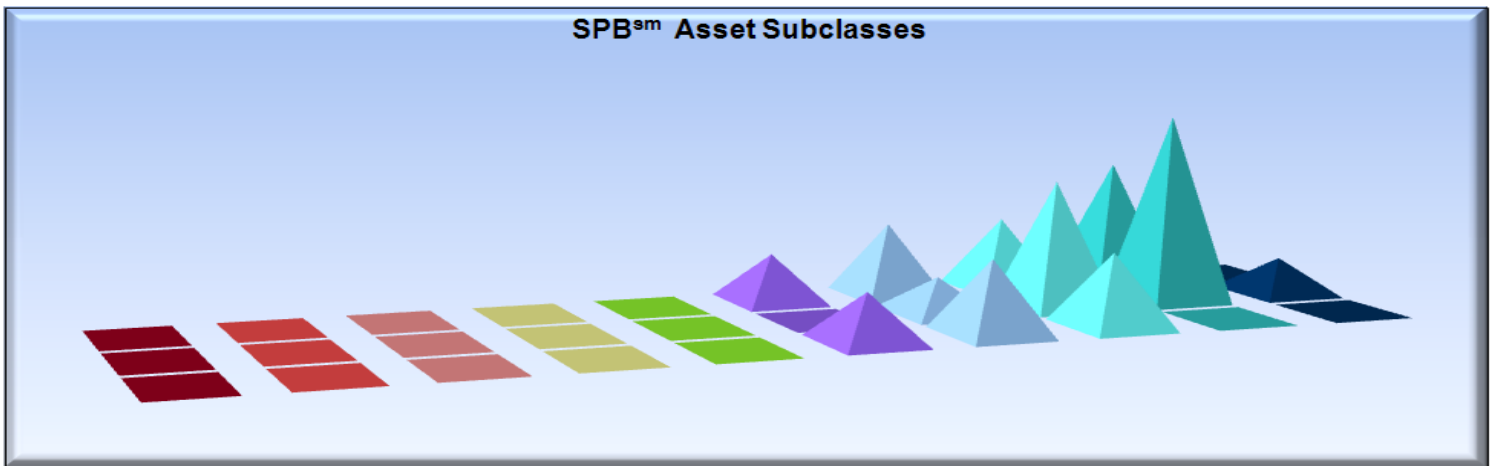
Asset Allocation Targets for the Conservative Income Tax-Deferred SPBsm Model Portfolio

SPBsm Asset Classes



0.00%	Commodities	Aggressive Income Bonds	20.32%
0.00%	International Stocks	Moderately Aggressive Income Bonds	30.21%
0.00%	US Aggressive Growth Stocks	Conservative Income Bonds	34.75%
0.00%	US Moderately Aggressive Growth Stocks	Cash	4.00%
0.00%	US Conservative Growth Stocks		
10.71%	US Balanced Stocks and Bonds		

SPBsm Asset Subclasses



0.00%	Commodities, Materials	0.00%	Certificates of Deposit
0.00%	Commodities, Energy	0.00%	Cash/Money Market
0.00%	Commodities, Metals/Mining	0.00%	Commercial Paper
0.00%	Intl' Stk exUS, sm-cp	0.00%	Cnsvrv Inc Bnds, Hk-Qual Stk-Dur T/E
0.00%	Intl' Stk exUS, md-cp	0.00%	Cnsvrv Inc Bnds, Hk-Qual Stk-Dur Corp
0.00%	Intl' Stk exUS, lg-cp	0.00%	Cnsvrv Inc Bnds, Hk-Qual Stk-Dur Treasury
0.00%	US Agg Grth Stk, sm-cp Bhd	0.00%	Cnsvrv Inc Bnds, Hk-Qual Stk-Dur
0.00%	US Agg Grth Stk, sm-cp Grth	0.00%	Cnsvrv Inc Bnds, Hk-Qual Stk-Dur
0.00%	US Agg Grth Stk, md-cp Bhd	0.00%	Cnsvrv Inc Bnds, Hk-Qual Stk-Dur
0.00%	US Agg Grth Stk, md-cp Grth	0.00%	Cnsvrv Inc Bnds, Hk-Qual Stk-Dur
0.00%	US Mod Agg Grth Stk, sm-cp Val	0.00%	Cnsvrv Inc Bnds, Hk-Qual Stk-Dur
0.00%	US Mod Agg Grth Stk, sm-cp Bhd	0.00%	Cnsvrv Inc Bnds, Hk-Qual Stk-Dur
0.00%	US Mod Agg Grth Stk, lg-cp Grth	0.00%	Cnsvrv Inc Bnds, Hk-Qual Stk-Dur
0.00%	US Mod Agg Grth Stk, lg-cp Bhd	0.00%	Cnsvrv Inc Bnds, Hk-Qual Stk-Dur
0.00%	US Crsrv Grth Stk, md-cp Val	0.00%	Cnsvrv Inc Bnds, Hk-Qual Stk-Dur
0.00%	US Crsrv Grth Stk, lg-cp Val	0.00%	Cnsvrv Inc Bnds, Hk-Qual Stk-Dur
0.00%	US Crsrv Grth Stk, lg-cp Bhd	0.00%	Cnsvrv Inc Bnds, Hk-Qual Stk-Dur
5.36%	Balanced, Cnvtbl Sects	5.36%	Balanced, Fnds of Fnds
0.00%	Balanced, US Stk/Bnds	8.13%	Agg Inc Bnds, Lo-Qual Int-Dur
5.36%	Balanced, Fnds of Fnds	4.06%	Agg Inc Bnds, Lo-Qual Ling-Dur
8.13%	Agg Inc Bnds, Lo-Qual Int-Dur	8.13%	Agg Inc Bnds, Md-Qual Ling-Dur
4.06%	Agg Inc Bnds, Lo-Qual Ling-Dur	8.05%	Mod Agg Inc Bnds, Md-Qual Stk-Dur
8.13%	Agg Inc Bnds, Md-Qual Ling-Dur	14.10%	Mod Agg Inc Bnds, Md-Qual Int-Dur
8.05%	Mod Agg Inc Bnds, Md-Qual Stk-Dur	8.05%	Mod Agg Inc Bnds, Hk-Qual Int-Dur
14.10%	Mod Agg Inc Bnds, Md-Qual Int-Dur	13.90%	Cnsvrv Inc Bnds, Hk-Qual Stk-Dur Treasury
8.05%	Mod Agg Inc Bnds, Hk-Qual Int-Dur	20.85%	Cnsvrv Inc Bnds, Hk-Qual Stk-Dur Corp
13.90%	Cnsvrv Inc Bnds, Hk-Qual Stk-Dur Treasury	0.00%	Cnsvrv Inc Bnds, Hk-Qual Stk-Dur T/E
20.85%	Cnsvrv Inc Bnds, Hk-Qual Stk-Dur Corp	0.00%	Commercial Paper
0.00%	Cnsvrv Inc Bnds, Hk-Qual Stk-Dur T/E	4.00%	Cash/Money Market
0.00%	Commercial Paper	0.00%	Certificates of Deposit

DISCLOSURE: Before investing, carefully read and understand the prospectus for any investment you are considering. All investments involve risk. You can lose money. Past performance is no guarantee of future returns. The model portfolio displayed on this page is not guaranteed to perform either better or worse than any other investment strategy. Each model has been designed to reduce risk through optimized diversification and to maximize returns by rebalancing annually to the recommended strategic targets. Patience and a long-term perspective are highly recommended for any investment account containing securities. You should maintain between one- and three-years worth of living expenses in cash, CDs and/or money market accounts separate from your investment accounts as a hedge against downturns in the values of securities. During those occasional downturns, you should utilize your cash, CDs and/or money market accounts to pay your living expenses instead of taking withdrawals from your investment accounts. After the values of securities recover, you may once again begin taking withdrawals from your investment accounts to pay for your living expenses and to replenish your cash, CDs and/or money market accounts as a hedge against the next inevitable downturn in the values of securities.